

CONSUMER SERVICES FEE SCHEDULE

Effective January 15, 2014 and subject to change.

ATM, VISA CHECK/DEBIT CARD AND CREDIT CARD FEES

Card replacement	\$5 each
CO-OP ATM withdrawals	FREE ¹
Out of Network Transactions	
- Non-CO-OP ATM	\$1.50 each ¹
- International ATM	\$3 each ¹
- Balance inquiry at a non-SDCCU [®] ATM	\$0.50 per inquiry
- Point-of-Sale (POS) electronic transactions	FREE ²
myOwn Card [®] photo Visa [®]	\$6.95 each
Separate ATM and Visa check/debit card	\$25 annual fee
Visa gift card	\$3.95 per card
International Service Assessment (international transactions)	2% of the amount of the transaction

CHECKING ACCOUNT FEES

FREE Checking with eStatements	FREE
- Without eStatements	\$2 per month
Classic checking accounts with any of the following:	FREE
- \$1,000+ average daily balance	
- \$2,500+ combined average daily savings balance	
- Direct deposit of \$100+ per pay period	
- None of the above	\$5 per month
High-yield checking	
- Average daily balance of \$25,000 or more	FREE
- Average daily balance below \$25,000	\$15 per month
teenFirst [®] checking (minor account - ages 16 to 17)	FREE
Builder checking	\$10 per month
ACH courtesy	\$27 each
Courtesy check clearing	\$27 each
Check/debit card overdraft service	\$27 each
Transfer Fee (Overdraft Protection transfer from savings, checking, line of credit or Visa)	\$5 per transfer
Printed checks	Varies by selection
Temporary checks	\$3 for 8

ONLINE BANKING FEES

Bill Payer Plus [™]	
- FREE Checking with eStatements accounts	FREE
- Three or more payments per calendar month	FREE
- All other Bill Payer Plus accounts ³	\$4.95 per month
- Overnight check delivery	\$14.95 each
- Same day electronic payment	\$14.95 each
- Proof of payment (two free per month)	2 FREE; then \$3 each
Popmoney [®]	FREE ³
Instant Popmoney	\$3 per transaction ³

LOAN AND VISA FEES

SDCCU Cash Rewards cash back program	FREE
SDCCU Fly Miles Plus [™] Reward Program (Total annual purchases of \$6,000 or more)	FREE
All other SDCCU Fly Miles Plus accounts	\$35 annual fee
SDCCU Summer Saver Auto Loan [™]	\$95 each
Vehicle Loan internal refinance/modification	\$150 each

SAFE DEPOSIT BOX FEES

Annual fee	
2" x 5" box	\$35 each
3" x 5" box ⁴	\$40 each
5" x 5" box	\$60 each
3" x 10" box	\$60 each
5" x 10" box	\$75 each
7" x 10" box	\$85 each
10" x 10" box	\$115 each
Lost key replacement	\$20 each
(If both keys are lost, member pays for locksmith charges and replacement keys.)	

SERVICE FEES

Account research or reconciliation	\$25 hour/\$15 min.
ACH transactions	
- ACH origination EZPay loan payment (one time initiated request)	\$10 per request
- ACH origination EZPay loan payment (recurring transfers)	\$10 set-up fee
Cashier's checks	
- \$5,000 or more in combined savings balances	FREE (1 per day)
- Less than \$5,000 in combined savings balances	\$5 each
Closing an account open less than 90 days	\$5 per account
Collection item	\$20 each
Compliance with legal orders	\$50 per request
Copies	
- Cancelled check	
- Internet Branch	FREE ⁵
- In-branch or call center service (two free per month)	2 FREE; then \$3 each
- Cashier's check	\$3 each
- Deposited check (deposit or loan payment)	\$3 each
- Statement or account history	\$5 each
Exchange foreign check for currency	Fee varies
IRA transfer fee to another financial institution	\$20 each
Overdraft/Insufficient funds (NSF) (This fee applies to checks, ACH and other transactions that are paid and create a negative balance or are returned unpaid as permitted by law.)	\$27 each
Regulation D courtesy clearing ⁶	\$27 each
Request for Verification of Deposit (VOD)	\$10 each
Returned item (deposit or loan payment)	\$20 each
Savings account with less than \$1	\$5 per month
SDCCUdirect [™] outbound transfers	
- Standard 3-day transfer	\$3 each
- Expedited 1-day transfer	\$10 each
Stop payments	
- Bill Payer Plus (cancellation)	\$20 each
- Cashier's Check Refusal of Payment Order	\$20 each
- Checking account (checks)	
- Internet Branch and TalkTone Teller [®]	\$10 each
- In-branch	\$20 each
- Incoming Electronic Fund Transfer debit (EFT) (includes ACH)	\$20 each
Traveler's checks	
- Single or dual signature	1% of purchase/\$3 min.
- \$5,000 in combined savings balances or with a High-yield checking account (single signature only)	FREE
Wire transfers	
- Incoming domestic	\$5 each
- Incoming foreign	\$5 each
- Outgoing domestic	\$25 each
- Outgoing foreign	\$45 each

Minimum Balance Required To Open A Deposit Account:

- FREE Checking with eStatements:	\$25
- Classic checking:	\$25
- High-yield checking:	\$5,000
- Builder checking:	\$25
- Primary savings:	\$1
- Great Rate Savings:	\$5,000
- Money market:	\$5,000

¹Third party fees may apply. ²Merchants may charge an additional fee. ³Requires enrollment in Bill Payer Plus. ⁴FREE with \$50,000 savings balance, where available. ⁵Limited history available. ⁶In compliance with Federal Banking Regulation D, telephone and automated savings withdrawals are limited. During any calendar month, you may not make more than six (6) withdrawals or transfers to another SDCCU account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction. Automated methods include Overdraft Protection transfers to checking accounts and automatic withdrawals made through the Automated Clearing House (ACH) or preauthorized draft withdrawals (e.g., bill payment, insurance premiums). If you exceed this transaction limit, we may, at our discretion, pay the item and charge a Reg D courtesy clearing fee to the associated checking account.

These fees are subject to change. To find out what may have changed, call us at (877) 732-2848, visit our website at sdccu.com, send us a secure message via Internet Branch online banking, engage in Live Chat or write to us at: San Diego County Credit Union, Member Services Department, PO Box 261209, San Diego, CA 92196-1209.